# VA Healthcare System of Ohio Benefit Plan

Summer 2004

A Healthcare System of Ohio is one of 21 integrated service networks of the United States Department of Veterans Affairs. VA Healthcare System of Ohio provides comprehensive inpatient and outpatient healthcare and limited nursing home and domiciliary care to eligible veterans of the United States Armed Services. Healthcare services are provided through a network of medical centers, outpatient clinics, nursing homes and domiciliaries located throughout Ohio and Northern Kentucky.

#### What does the Millennium Bill mean to veterans?

On November 30, 1999, the President signed the Veterans Millennium Health Care and Benefits Act (Public Law 106-117). The act provides an array of services, including improved long-term care and other reforms of the VA healthcare system, new veterans cemeteries, speedier construction of the national World War II memorial and expansion of sexual trauma services and various other benefits.

What does this bill mean to our veteran patients? VA will provide nursing home services for eligible veterans who are in need of nursing home care and who are 70 percent or more service connected or in need of nursing home care for a service-connected disability (some copayments may apply). Also, VA long-term care had been limited to six months on the provision of adult day care and respite care, but under the act, VA is allowed to include noninstitutional extended care in the medical benefits package, including adult day healthcare, geriatric evaluation and respite care to veterans.

Related to emergency care services, the law also authorizes the Secretary of Veterans Affairs to make payments for emergency care in the community on behalf of uninsured and enrolled veterans who have received VA care within a two-year period.

Additional components of the bill include expanding the evaluation of the health status of Gulf War veterans' dependents for an additional four years, providing specific healthcare eligibility for veterans awarded the Purple Heart, extending Vietnam-era veterans' eligibility for readjustment counseling services, establishing a policy regarding chiropractic treatment, authorizing VA to increase the \$2 drug copayment amount, expanding sexual trauma programs and expanding homeless and post-traumatic stress disorder programs.

A change to the Millennium Bill allows former POWs to now receive dental care and prescriptions at no cost regardless of their time spent in captivity. Before this new regulation—called the Veterans Health Care Capital Asset and Business Improvement Act of 2003, which includes provisions from HR 1720, 2357 and 2433—veterans had to spend 90 or more days in captivity to receive dental care and could only receive free prescriptions if they had a service-connected disability rated 50 percent or more or required prescribed medication to treat a service-connected condition.

# How do I enroll with VA Healthcare System of Ohio?

If you are an honorably discharged veteran of the United States Armed Forces, you can apply for enrollment by visiting, calling or writing your nearest VA healthcare facility or benefits office. You can also apply directly for VA healthcare benefits by using **www.1010ez.med.va.gov** on the Internet. Your Internet enrollment may require you to print, sign and forward the application and will be confirmed in writing. Veterans can apply for enrollment at any facility, at any time, during any year.

# What are the priority groups?

#### **Priority Group 1**

Veterans with service-connected disabilities rated 50 percent or more disabling

#### **Priority Group 2**

Veterans with service-connected disabilities rated 30 percent to 40 percent disabling

#### **Priority Group 3**

- Veterans who are former POWs
- Veterans awarded the Purple Heart
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty
- Veterans with service-connected disabilities rated 10 percent to 20 percent disabling
- Veterans awarded special eligibility classification under Title 38, U.S.C., Section 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"

#### **Priority Group 4**

- Veterans receiving aid and attendance or housebound benefits
- Veterans determined by VA to be catastrophically disabled

#### **Priority Group 5**

- Nonservice-connected veterans and noncompensable service-connected veterans rated 0 percent disabled whose annual income and net worth are below the established VA Means Test threshold
- Veterans receiving VA pension benefits
- Veterans eligible for Medicaid benefits

#### **Priority Group 6**

- All other eligible veterans who are not required to agree to make copayments for their medical care, including:
  - ▶ World War I and Mexican Border War veterans
  - ▶ Veterans receiving care solely for disabilities resulting from exposure to toxic substances or radiation, for disorders associated with service in the Gulf War or for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998
  - ► Compensable 0 percent service-connected veterans

#### **Priority Group 7**

- Veterans with income and/or net worth above the VA Means Test threshold and income below the HUD geographic index who agree to pay specified copayments
- Subpriority a: noncompensable 0 percent service-connected veterans who were enrolled in the VA healthcare system on a specified date and who have remained enrolled since that date
- Subpriority c: nonservice-connected veterans who were enrolled in the VA healthcare system on a specified date and who have remained enrolled since that date
- Subpriority e: noncompensable 0 percent service-connected veterans not included in Subpriority a
- Subpriority g: nonservice-connected veterans not included in Subpriority c

#### **Priority Group 8**

Priority Group 8 consists of veterans with income and/or net worth above the VA Means Test threshold and the HUD geographic index who agree to pay specified copayments.

- Subpriority a: noncompensable 0 percent service-connected veterans who were enrolled in the VA healthcare system as of January 16, 2003, and who have remained enrolled since that date
- Subpriority c: nonservice-connected veterans who were enrolled in the VA healthcare system as of January 16, 2003, and who have remained enrolled since that date
- Subpriority e: noncompensable 0 percent service-connected veterans applying for enrollment in the VA healthcare system after January 16, 2003
- Subpriority g: nonservice-connected veterans applying for enrollment in the VA healthcare system after January 16, 2003

# How do I get VA healthcare services?

You may obtain services by contacting your primary care provider, by calling the VA Tele-Nurse Program toll free at 1-888-VET-OHIO (838-6446) or by reporting to one of these VA healthcare facilities:

# **MEDICAL CENTERS Brecksville VA Campus**

10000 Brecksville Road Brecksville, OH 44141 440-526-3030

# Chillicothe VA Campus

17273 State Route 104 Chillicothe, OH 45601 740-773-1141

#### Cincinnati VA Campus

3200 Vine Street Cincinnati, OH 45220 513-861-3100

#### **Davton VA Campus**

4100 West Third Street Dayton, OH 45428 937-268-6511

#### Ft. Thomas VA Campus

1000 So. Ft. Thomas Avenue Ft. Thomas, KY 41075 859-572-6202

# Louis Stokes Wade Park **VA Campus**

10701 East Boulevard Cleveland, OH 44106 216-791-3800

# INDEPENDENT OUTPATIENT CLINIC Chalmers P. Wylie VA Campus

543 Taylor Avenue Columbus, OH 43203 614-257-5200

# **COMMUNITY-BASED OUTPATIENT CLINICS**

Akron VA Campus

55 West Waterloo Akron, OH 44319 330-724-7715

#### Athens VA Campus

510 West Union Street Athens, OH 45701 740-593-7314

#### Bellevue VA Campus

103 Landmark Drive Bellevue, KY 41073 859-392-3840

#### Canton VA Campus

733 Market Avenue South Canton, OH 44702 330-489-4600

#### Clermont County VA Campus

Eastgate Professional Office Park 4355 Ferguson Drive Suite 270 Cincinnati, OH 45245 513-943-3680

# Dearborn Co. VA Campus

710 W. Eads Parkway Lawrenceburg, IN 47025 812-539-2313

# East Liverpool VA Campus

332 West 6th Street East Liverpool, OH 43920 330-386-4303

# **Grove City VA Campus**

1953 Ohio Avenue Grove City, OH 43123 614-257-5800

#### Lancaster VA Campus

1550 Sheridan Drive Suite 100 Colonnade Medical Building Lancaster, OH 43130 740-653-6145

#### Lima VA Campus

1303 Bellefontaine Avenue Lima, OH 45804 419-222-5788

#### Lorain VA Campus

205 West 20th Street Lorain, OH 44052 440-244-3833

#### Mansfield VA Campus

1456 Park Avenue West Mansfield, OH 44906 419-529-4602

#### Marietta VA Campus

418 Colegate Drive Marietta, OH 45750 740-568-0412

#### McCafferty VA Campus

4242 Lorain Avenue Cleveland, OH 44113 216-939-0699

# Middletown VA Campus

675 North University Boulevard Middletown, OH 45042 513-423-8387

# Painesville VA Campus

7 West Jackson Street Painesville, OH 44077 440-357-6740

#### Portsmouth VA Campus

621 Broadway Street Portsmouth, OH 45662 740-353-3236

list of facilities continues on page 4

# list of facilities continued from page 3

#### **Richmond VA Campus**

4351 South A Street Richmond, IN 47374 765-973-6915

# Sandusky VA Campus

3416 Columbus Avenue Sandusky, OH 44870 419-625-7350

#### Springfield VA Campus

512 South Burnett Road Springfield, OH 45505 937-328-3385

#### Warren VA Campus

Riverside Square 1400 Tod Avenue NW Warren, OH 44485 330-392-0311

#### Youngstown VA Campus

2031 Belmont Avenue Youngstown, OH 44505 330-740-9200

#### Zanesville VA Campus

840 Bethesda Drive Building 3A Zanesville, OH 43701 740-453-7725

# How do I get services when I'm outside Ohio?

You may receive care from any of the more than 1,100 VA healthcare facilities in the United States.

# Is there an extra charge for VA services received outside VA Healthcare System of Ohio?

No. Fees for VA services you receive outside the network are the same as those within VA Healthcare System of Ohio. However, keep in mind that you *may be* fully responsible for payment of services received at non-VA facilities.

# How do I get services not covered in the benefits package?

You can get services not covered in the benefits package through non-VA healthcare providers *at your own expense*.

# Where can I get emergency care?

Emergency services are available at these VA medical centers:

# Cincinnati VA Campus

3200 Vine Street Cincinnati, OH 45220 513-861-3100

### Louis Stokes Wade Park VA Campus

10701 East Boulevard Cleveland, OH 44106 216-791-3800

# **Dayton VA Campus**

4100 West Third Street Dayton, OH 45428 937-268-6511

# **Grove City VA Campus**

1953 Ohio Avenue Grove City, OH 43123 614-257-5800

#### Lima VA Campus

1303 Bellefontaine Avenue Lima, OH 45804 419-222-5788

#### Lorain VA Campus

205 West 20th Street Lorain, OH 44052 440-244-3833

When traveling outside Ohio, you may receive emergency services at any VA healthcare facility in the United States. If there is no VA medical facility in the area where you are traveling, seek emergency medical care from the closest non-VA medical facility. However, you may be fully responsible for payment of those services (see "Emergency care in non-VA facilities" in the chart on page 6).

# What charges am I responsible for?

Most VA healthcare services are free of charge; however, some copayments apply. The copayments listed below are before any insurance payments are applied to your bill.

- \$7 for each 30-day supply of medication for nonservice-connected conditions
  - ▶ If you have a service-connected disability rated 50 percent or more or if your annual income is below \$9,894, you may not have to make this copayment. Veterans with dependents have a higher income threshold to be eligible for the medication copayment exemption.
- Most nonservice-connected veterans and noncompensable 0 percent service-connected veterans are required to complete an annual Means Test. The Means Test measures your income and assets. This includes income for your spouse and dependent children as well.
  - ▶ If income and assets fall below the Means Test threshold\*, there are no copayments for medical treatment.
  - ▶ If income and assets are above the Means Test threshold, the following copayments\*\* apply:
    - Basic \$15 copayment. A basic outpatient clinic visit provides primary care or is tightly associated with the larger interdisciplinary primary care team. Primary care includes but is not limited to diagnosis and management of acute and chronic biopsychosocial conditions, health promotion, disease prevention, overall care management and patient and caregiver education.
    - Specialty \$50 copayment. A specialty outpatient clinic visit does not provide primary care and is not part of or tightly associated with the larger interdisciplinary primary care team. Examples include surgical consultative services; radiology services requiring the immediate presence of a physician; audiology, optometry and cardiology services; magnetic resonance imaging (MRI); computerized axial tomography (CAT); nuclear medicine studies; and ambulatory surgery.
    - \$876 for the first 90 days of acute inpatient care within a 365-day period
    - \$438 for each additional 90 days of acute inpatient care within a 365-day period
    - Additional \$10 a day for acute inpatient care
    - Long-term care copayments are based on three levels of care: (1) nursing home care/inpatient respite care/geriatric evaluation, (2) adult day healthcare/outpatient geriatric evaluation/outpatient respite care and (3) domiciliary care. Copayments for long-term care services start on the 22nd day of care during any 12-month period; there is no copayment requirement for the first 21 days. Actual copayment charges vary depending on financial information submitted on VA Form 10-10EC.
  - ▶ VA applies any insurance payments to bills. These bills total the amounts owed before insurance payments are made.
- VA bills and receives payments from insurance carriers to recover costs associated with providing healthcare to veterans for their nonservice-connected conditions. Policies held by veterans, their spouses and guardians are included. You should provide your insurance card when you receive VA care.

\*\* These figures are the 2004 copayment amounts. Copayments change every year on January 1.

# Can copayments be waived?

You may file for a waiver of copayment charges by contacting the billing office at the VA facility that issued the bill. You must file a written request within 180 days of the date of the charge.

<sup>\*</sup> The Means Test threshold for 2004 is \$25,162 for a single veteran and \$30,197 for a veteran with one dependent, plus \$1,688 for each additional dependent. The Means Test threshold amounts change every year on January 1. In addition, if income and assets together equal \$80,000, the copayments apply.

# What services are provided by

			_	
SERVICE	PROVIDED	NOT PROVIDED	LIMITED AVAILABILITY	COMMENTS
Abortion		✓		
Adult day health care			✓	
Comprehensive rehabilitation care	✓			
Cosmetic surgery			<b>√</b>	VA covers reconstructive (plastic) surgery as a result of disease or trauma, but not cosmetic surgery that VA determines is not medically necessary.
Dental care			<b>√</b>	Specific eligibility requirements apply. To determine if you are eligible for dental care, contact the nearest VA medical facility.
Diagnosis and treatment	✓			
Domiciliary care			1	Specific eligibility requirements apply. To determine if you are eligible for domiciliary care, contact the nearest VA medical facility.
Emergency care in VA facilities	✓			
Emergency care in non-VA facilities			<b>√</b>	Coverage is provided in limited circumstances in which VA's facilities cannot furnish emergency care or are geographically inaccessible. Coverage may be provided if you require emergency medical care for a service-connected disability. You or your representative should contact the nearest VA medical facility within 72 hours of receiving non-VA medical care for authorization.
Gender alteration		1		
Home health care services			1	May be provided when determined by VA to be necessary or appropriate for the effective and economical treatment of your disability. The provision of personal care services is more limited.
Homeless programs	<b>√</b>			VA furnishes care to homeless veterans in a variety of settings ranging from outreach and referral services to residential psychosocial rehabilitation services.
Hospice care	✓			
Infertility services		✓		
Inpatient medical and surgical care	✓			If medically necessary.
Inpatient mental health care	<b>√</b>			If medically necessary.
Inpatient substance abuse care	<b>√</b>			If medically necessary.
Maternity services			1	VA provides maternity benefits but has no authority to provide care for newborn infants.

# **VA Healthcare System of Ohio?**

SERVICE	PROVIDED	NOT PROVIDED	LIMITED AVAILABILITY	COMMENTS
Membership in health clubs and spas		1		
Non-VA care			<b>√</b>	Non-VA care may be provided in limited circumstances and must be authorized in advance.  To determine if you are eligible for non-VA care, contact the nearest VA medical facility.
Nursing home care			J.	VA or private nursing home care may be provided for a limited time, as space and resources permit, to veterans who are acutely ill or incapacitated but not in need of hospital care. To find out if you're eligible for VA nursing home care, contact the nearest VA medical facility.
Orthotic appliances	✓			If medically necessary.
Outpatient medical and surgical care	1			If medically necessary.
Outpatient mental health care	✓			If medically necessary.
Outpatient substance abuse	✓			If medically necessary.
Prevention and primary care	✓			
Private-duty nursing		✓		
Prosthetics	✓			If medically necessary.
Readjustment counseling services (Vet Centers)			<b>√</b>	Veterans who served in the military in a theater of combat operations during any period of war or in any other area during a period in which hostilities occurred in such areas are eligible for readjustment counseling at VA Readjustment Counseling Centers (Vet Centers). Eligible veterans include veterans of the Vietnam era, World War II, the Korean and Persian Gulf wars as well as the Lebanon, Grenada, Panama, Somalia and OIF and OEF conflicts. Family members and/or significant others are also eligible for readjustment counseling at Vet Centers to the extent needed to assist the veteran.
Reconstructive surgery			✓	May be covered if necessary as a result of disease or trauma.
Reproductive sterilization			✓	Only therapeutic sterilization may be provided.
Respite care			✓	Specific eligibility rules apply. To determine if you are eligible for respite care, contact the nearest VA medical facility.
Sensorineural aids (e.g., eyeglasses, hearing aids)			1	Eyeglasses and hearing aids are provided to veterans with service-connected disabilities rated 10 percent or more. Otherwise, hearing aids and eyeglasses are provided only in special circumstances and not for generally occurring hearing and vision loss.
Services not ordered or provided by licensed/accredited VA staff		✓		
Sexual trauma counseling			1	Special eligibility rules apply. To determine your eligibility for sexual trauma counseling, contact the nearest VA medical facility.

# How do I change my assignment of a primary facility?

You may change your primary facility assignment by contacting your nearest VA facility or by calling toll free 1-877-222-VETS (1-877-222-8387).

# How do I change my assignment of a primary care doctor?

To change your primary care doctor, consult your primary care team leader or patient representative.

# How do I know my doctor is qualified?

Doctors and other healthcare providers are not hired by VA Healthcare System of Ohio until their education and experience have been reviewed by other doctors in the same specialty area. Reviews are repeated every two years to make sure providers stay current in their medical knowledge.

# Do people other than doctors treat patients?

Other qualified healthcare providers such as physician assistants, nurse practitioners and clinical pharmacists also treat patients. These healthcare professionals have received additional medical training and are fully licensed. These practitioners work closely with your doctors to coordinate your care.

Several facilities in VA Healthcare System of Ohio are affiliated with medical schools. As part of that affiliation, medical students and doctors completing specialty training work in VA facilities. Treatment teams may include these individuals. Other staff physicians closely supervise these doctors in training.

# Is there someone I can call with a healthcare question?

VA Healthcare System of Ohio operates the VA Tele-Nurse program 24 hours a day, seven days a week. You may speak with a nurse at any time by calling toll free **1-888-VET-OHIO** (**1-888-838-6446**).

# How can I play a bigger role in my healthcare?

There are many ways you can participate in your healthcare:

- 1. Get yearly checkups, scheduled screenings and immunizations.
- **2.** Get to know a provider who will manage your complete medical care, including referring you to specialists. This will help streamline any health-related services you may need.
- 3. Ask questions! Be sure you understand what your provider is telling you. Ask him or her to explain all treatment options if you are diagnosed with an illness. Doing so will help you make an informed decision.
- **4.** Follow your doctor's orders and promptly report side effects of any medication you may be taking. (Never stop or change the amount of your medication without your doctor's consent.)
- **5.** Make lifestyle changes your doctor recommends, such as stopping smoking, changing your diet or increasing your physical activity.
- **6.** Prepare an advance directive that outlines the type of medical treatment you would like to receive in case injury or illness makes it impossible for you to make decisions yourself.

# How do I disenroll?

You may disenroll by calling toll free 1-877-222-VETS (1-877-222-8387) or by sending a letter to: **Department of Veterans Affairs, Health Eligibility Center** 

1644 Tullie Circle, Atlanta, GA 30329

Due to new laws and regulations, VA healthcare benefits change occasionally. Any changes to the benefits outlined in this brochure will be presented in future issues of *Veterans' Health*.